

System 10

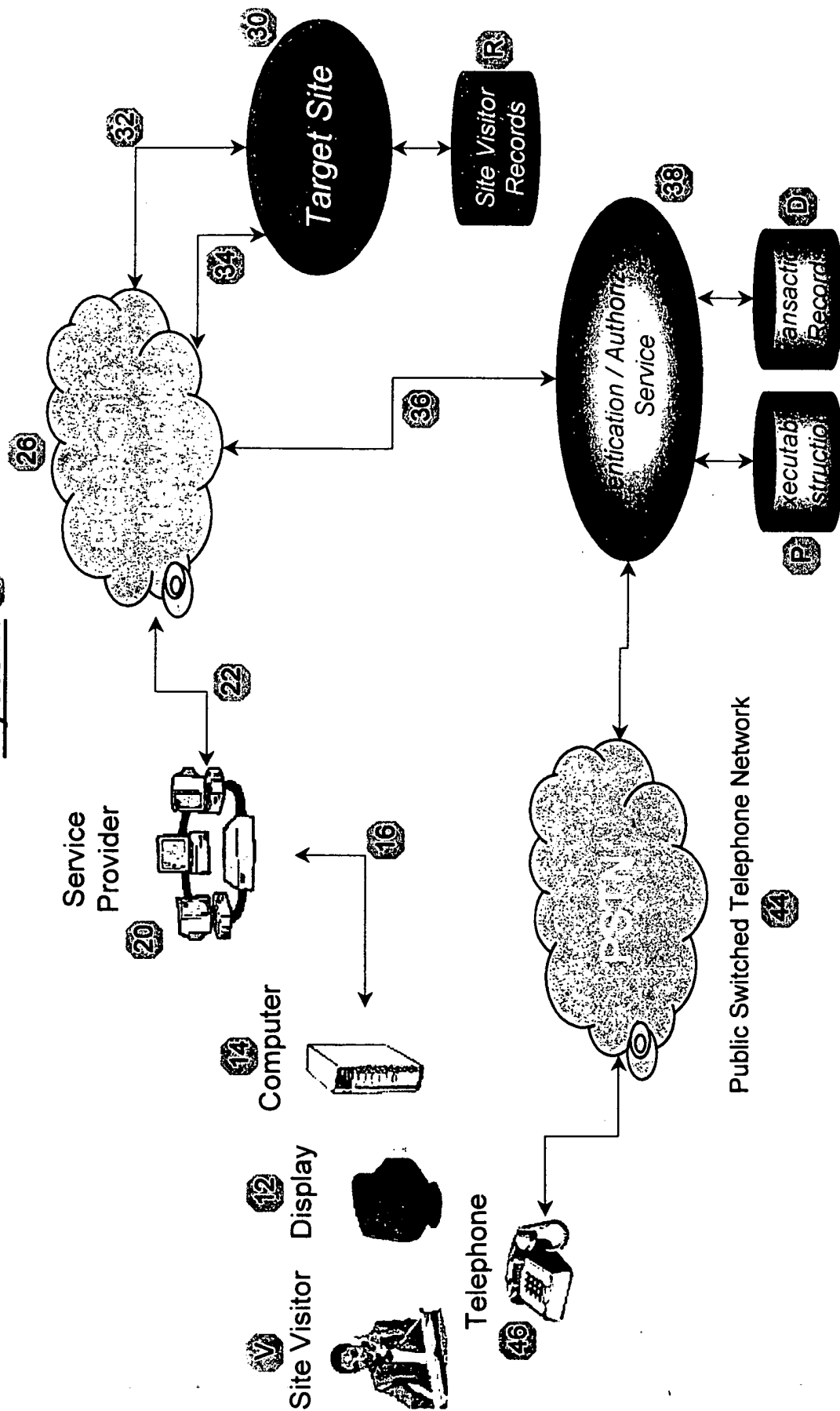


Figure 1

AN OVERVIEW OF THE PROCESS (100)

The site visitor begins the registration process at the target site...

...is temporarily transported to the Server, which places an automated phone call...

...and returns to the target site to complete the process.



102

The site visitor enters the target site.

104

The visitor registers on the target site's existing Registration page.

106

The target site confirms a phone number for the visitor:

- the target site might ask the visitor if a phone number stored in its site visitor record is correct; or
- ask the visitor to type in a phone number.

108

The authentication/authorization Server (hereafter, "the Server") assumes control of the visitor's browser and asks the visitor if a call can be placed to the phone number while the visitor is online.

- If the visitor answers "yes," the online session continues. The Server displays a confirmation number onscreen.
- If the visitor answers "no," the Server:
 - displays a confirmation number onscreen, as well as the URL of a "Finish Registration" Web page;
 - asks the visitor to take note of both the confirmation number and the URL; then
 - instructs the visitor to disconnect from the Internet.

110

The Server calls the visitor on the phone:

- An automated call first confirms that the call recipient is the visitor and is expecting the call.
- An automated call then asks the visitor to type the confirmation number displayed in the online session.

112

Optionally, an automated call can call the visitor to speak into the phone, so that the Server can make one or more digital voice recordings. In a standard implementation, the automated call might request up to two distinct voice recordings, such as the visitor reciting his or her name, and then reciting an agreement to terms.

- Visitors who remained online during the call can then hang up the phone.
- Visitors who had to disconnect from the Internet are reminded to return to the "Finish Registration" Web page after hanging up.

114

The target site regains control of the visitor's browser and receives a response from the Server describing the automated telephone session.

Based on the success or failure codes in the Server response, the target site decides whether the visitor has satisfied the requirements for registration.

Figure 2

Registration System 10

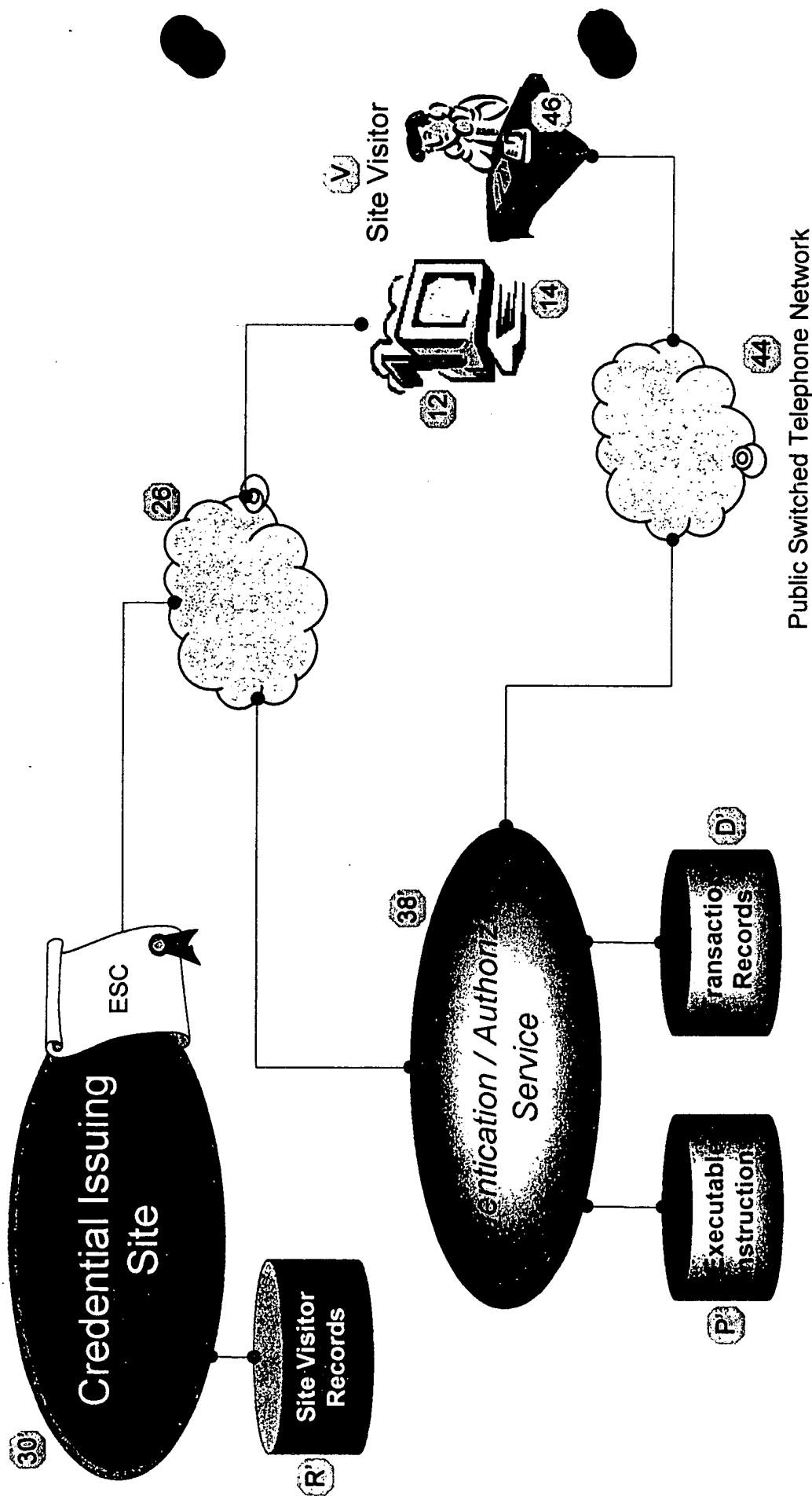


Figure 3

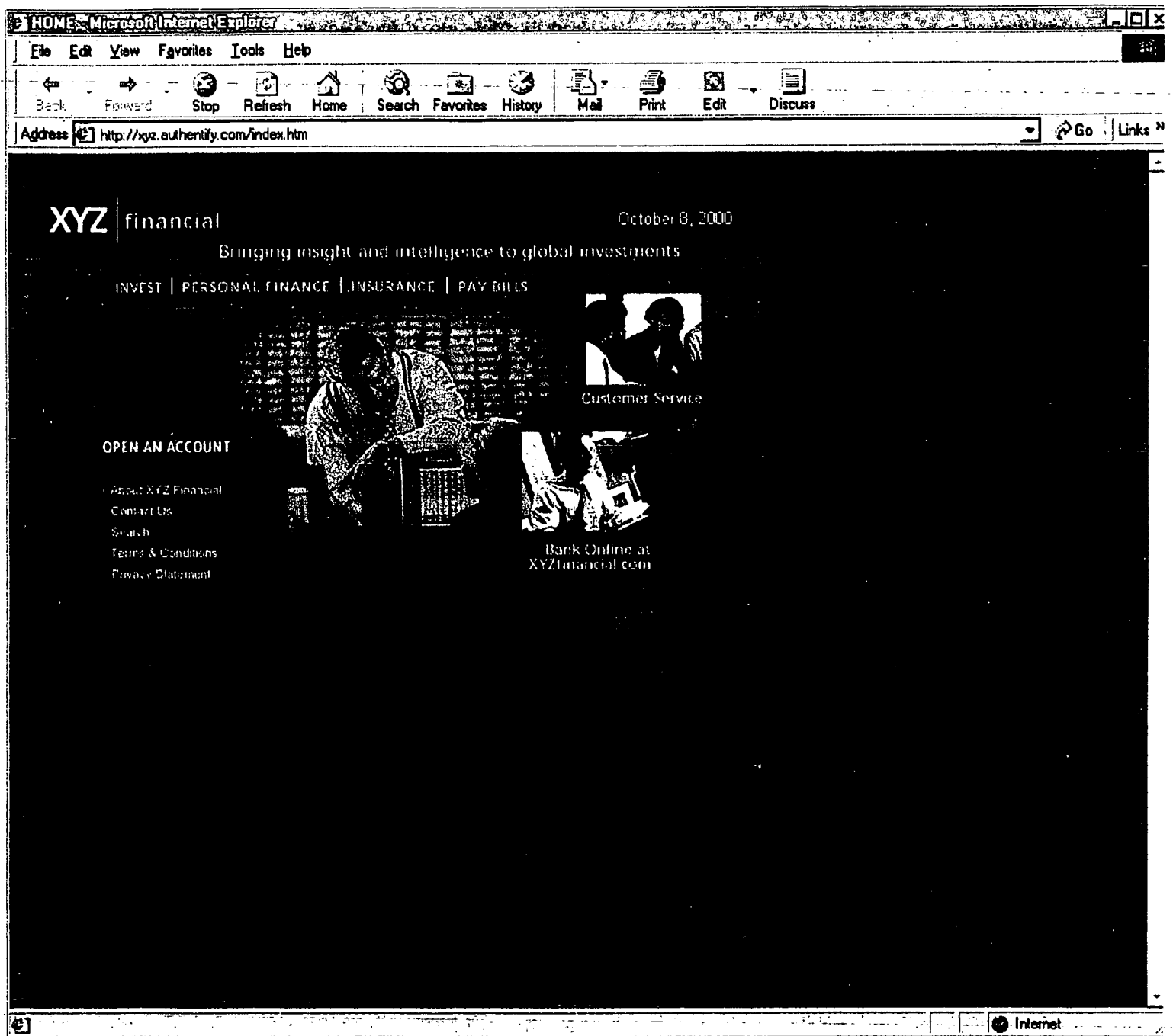


Figure 4

Registration - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address <http://xyz.authenticity.com/registration-form-htm.asp> Go Link

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Bringing insight and intelligence to global investments
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October 8, 2000

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Registration

*** Denotes required fields**

*First Name *Last Name

Mailing Address

City State

Zip Code Country

Figure 5

http://xyz.authenticate.com/phone.asp - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address http://xyz.authenticate.com/phone.asp Go Link

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Choose Phone Number

FEEDBACK

To ensure the security of our customer accounts, XYZ financial will place a phone call to the registrant to confirm some personal information. This phone call will be made during this registration process, therefore we would like to know which phone number is available for you in the next few minutes to receive an automated call. If the only phone available is currently being used for your Internet access, please select this phone number and follow the prompts on the following page.

Choose the phone number where XYZ Financial Services can reach you, then click Continue:

<input checked="" type="radio"/> Work Phone:	(847) 298-***8 ext. 235												
<input type="radio"/> Other Phone:	<table><tr><td>Country code:</td><td colspan="2">UNITED STATES</td><td>1</td></tr><tr><td>Area Code:</td><td>Phone number:</td><td colspan="2">Extension:</td></tr><tr><td>847</td><td></td><td colspan="2"></td></tr></table>	Country code:	UNITED STATES		1	Area Code:	Phone number:	Extension:		847			
Country code:	UNITED STATES		1										
Area Code:	Phone number:	Extension:											
847													

CONTINUE **CANCEL**

Done Internet

Figure 6

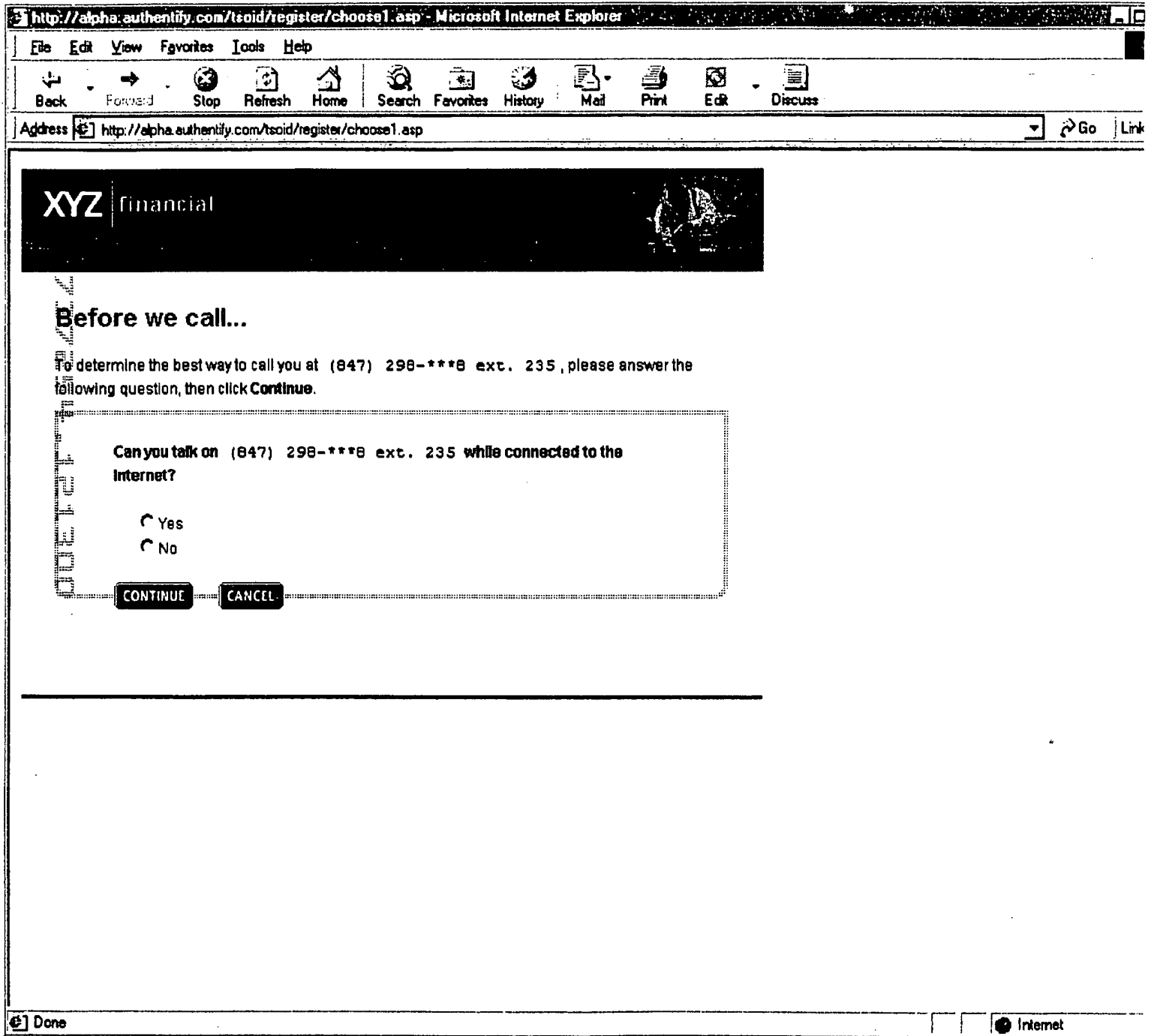


Figure 7

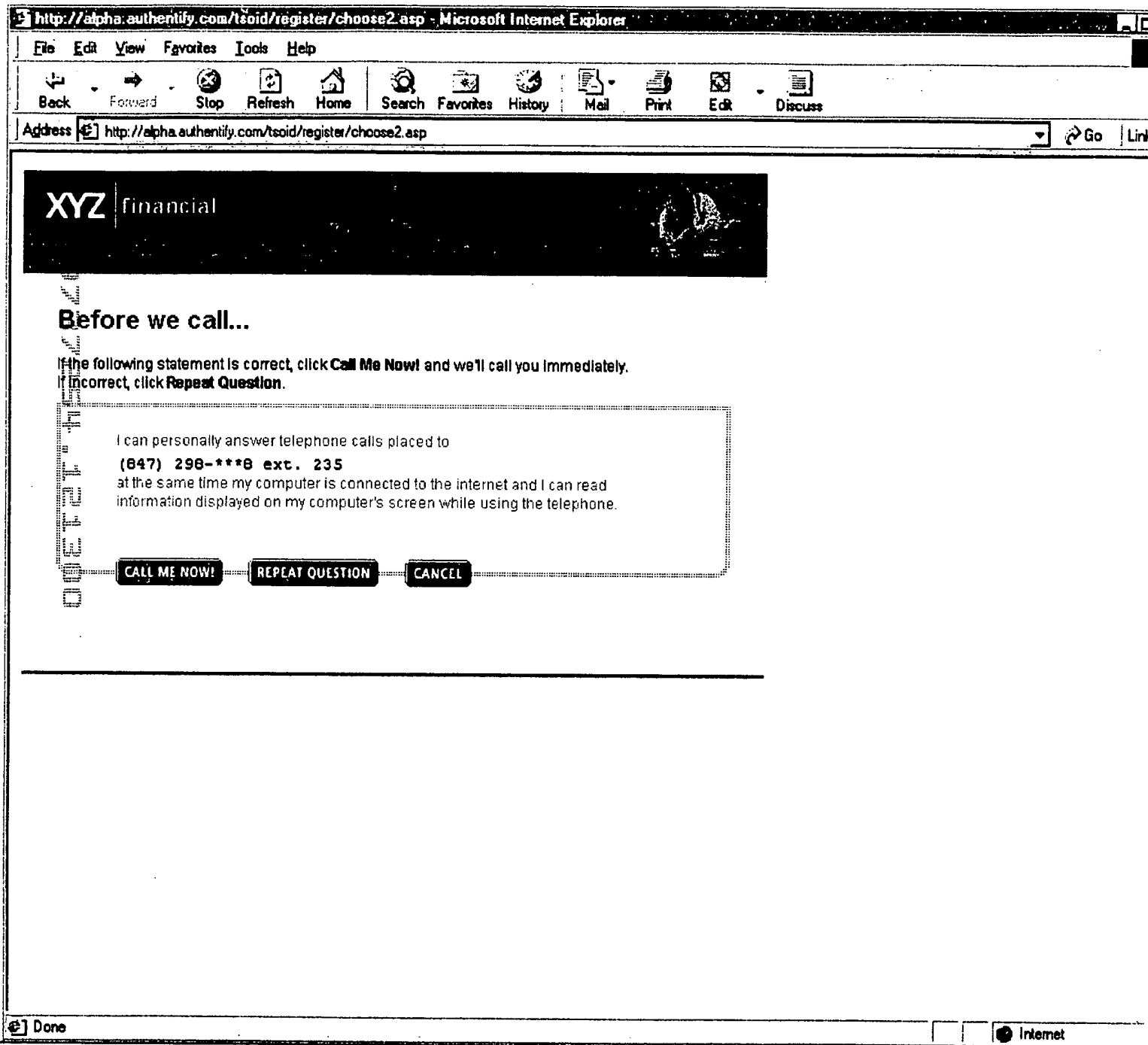


Figure 8

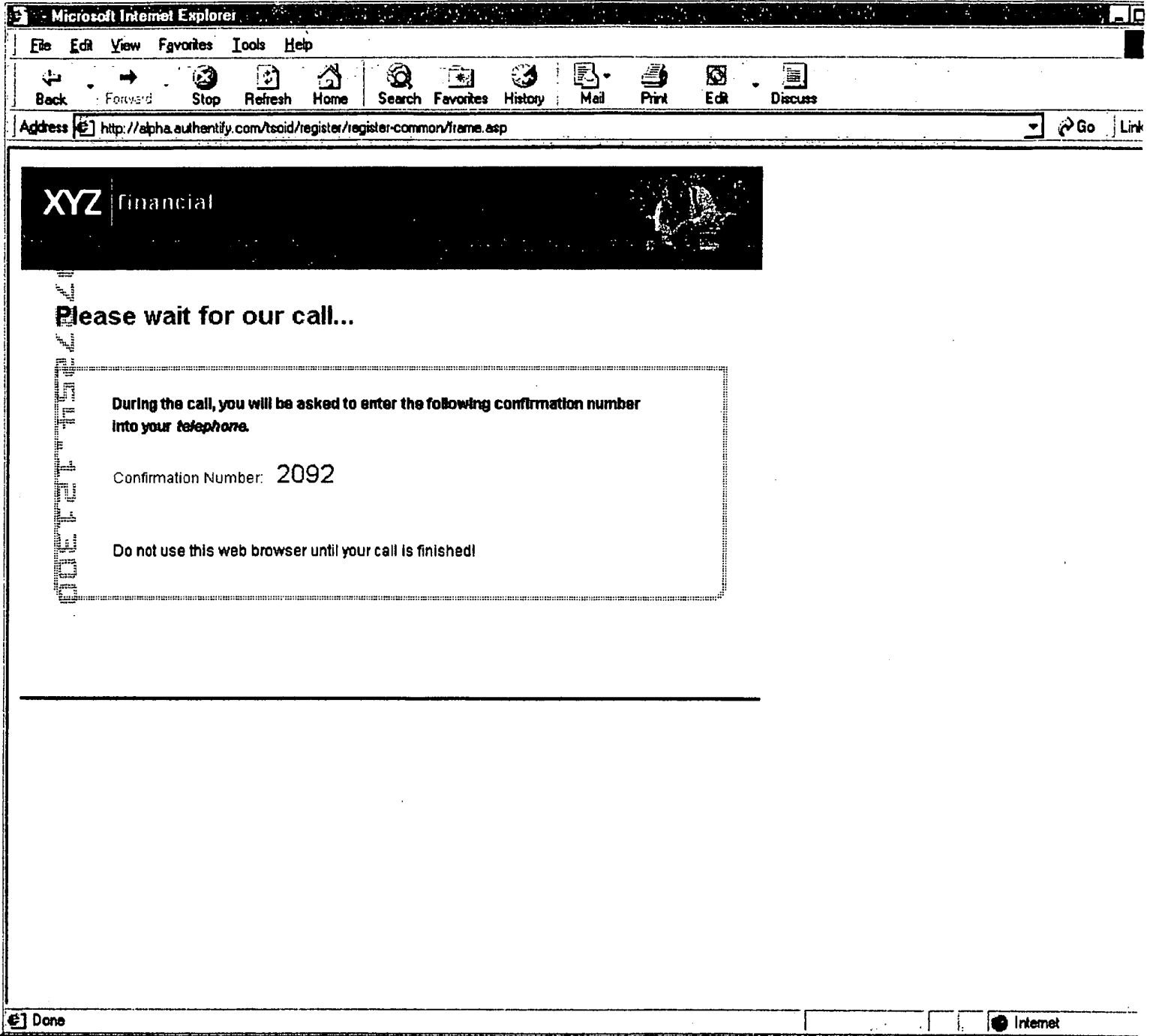


Figure 9

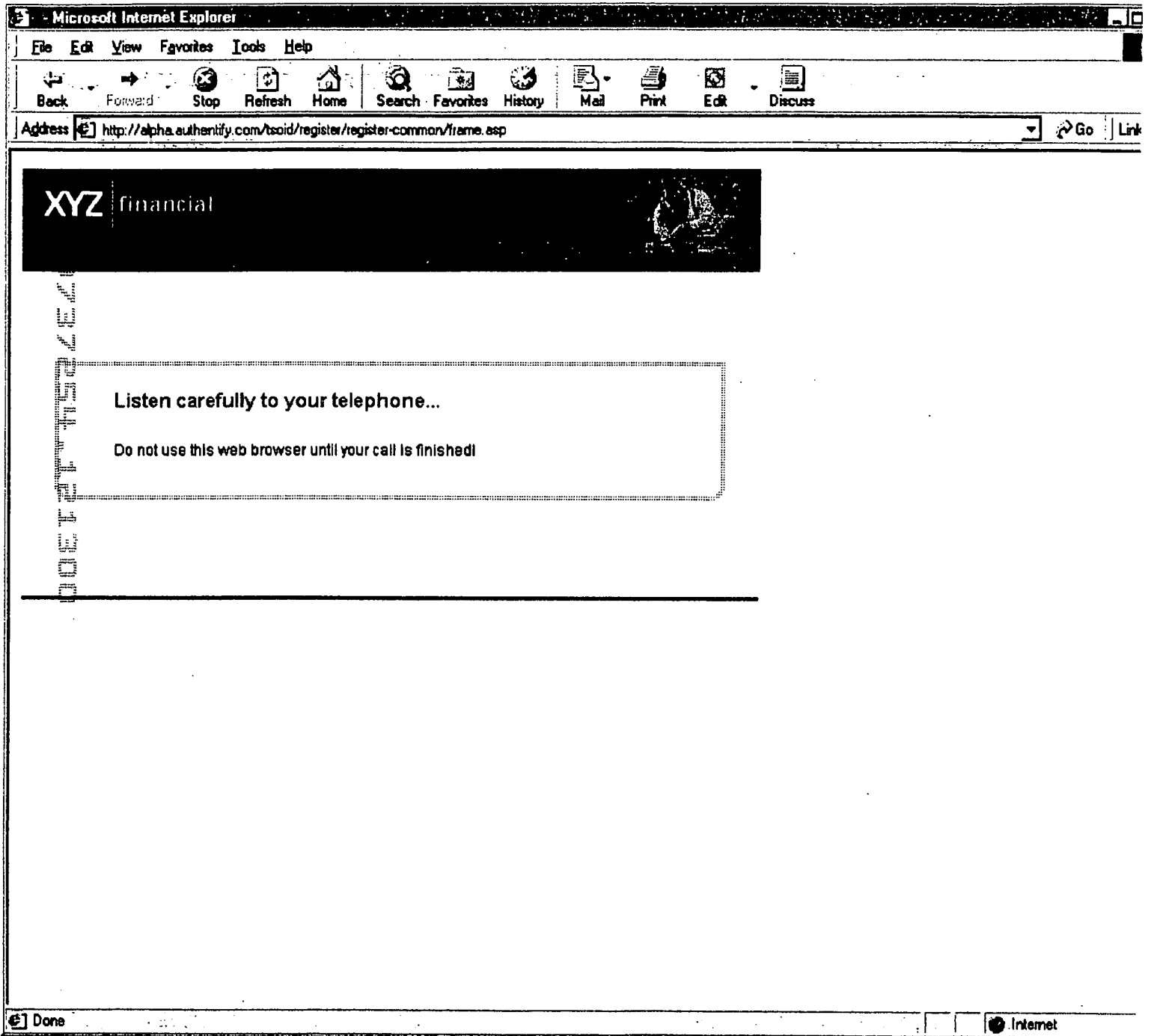


Figure 10

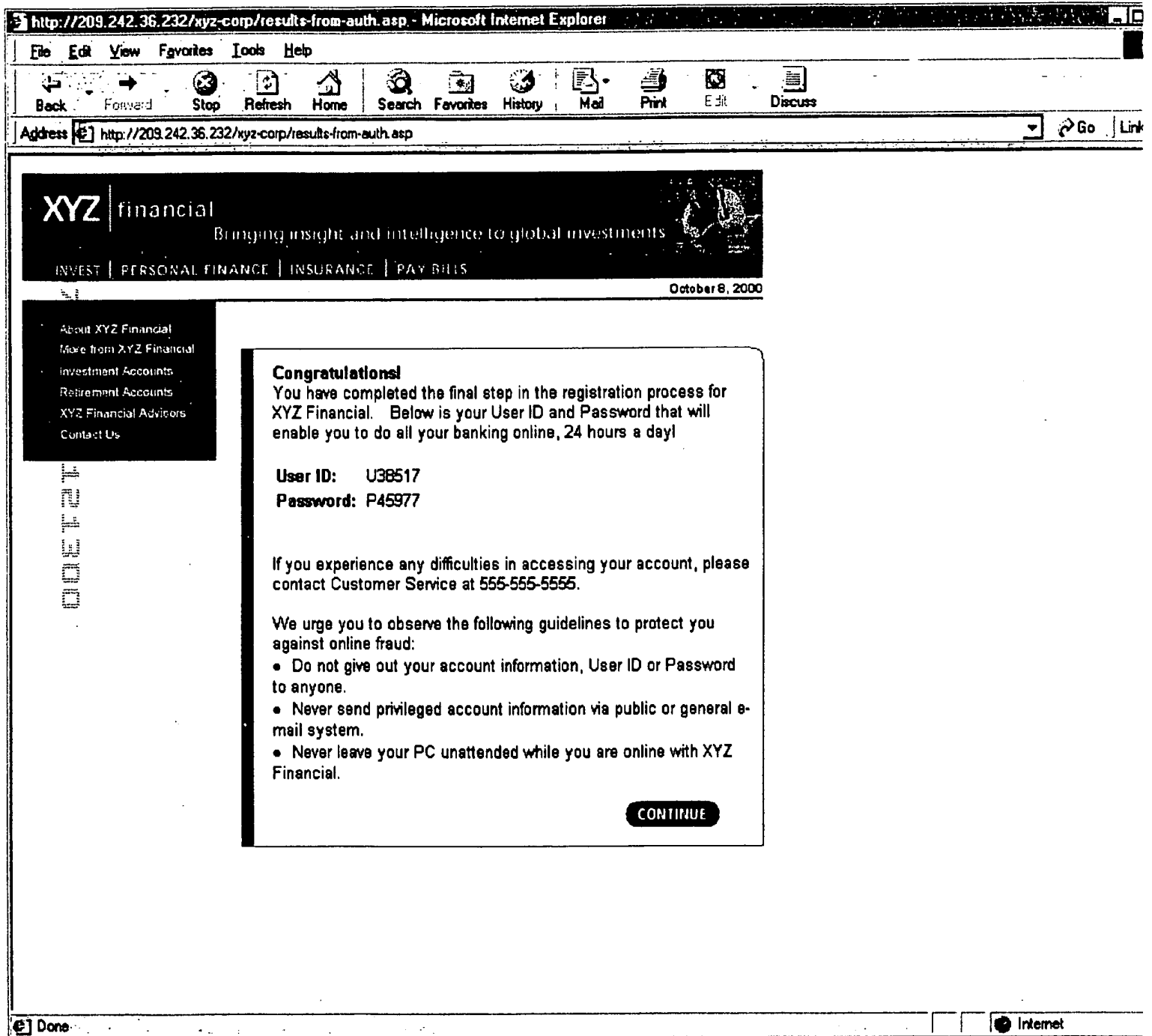


Figure 11

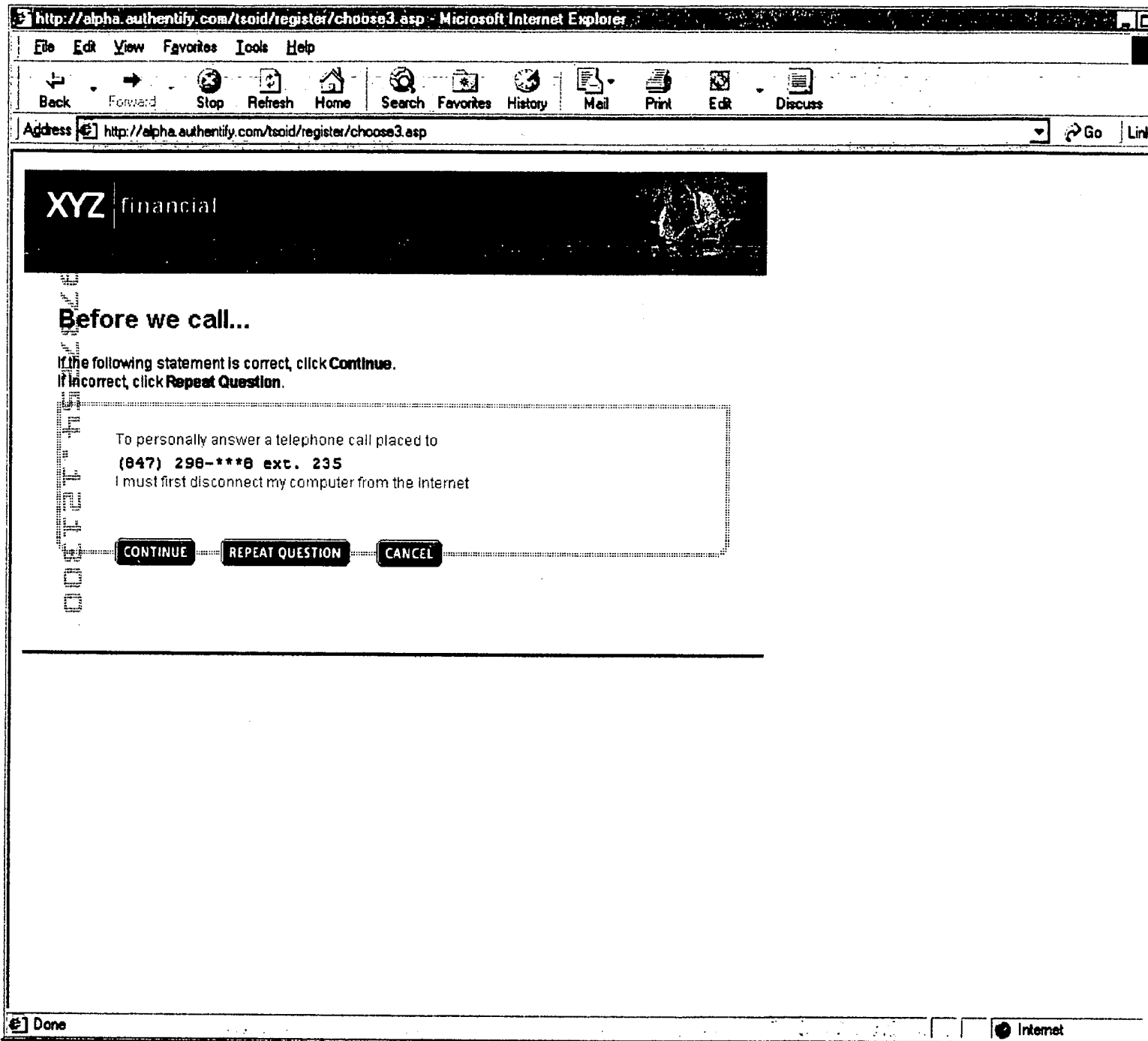


Figure 12

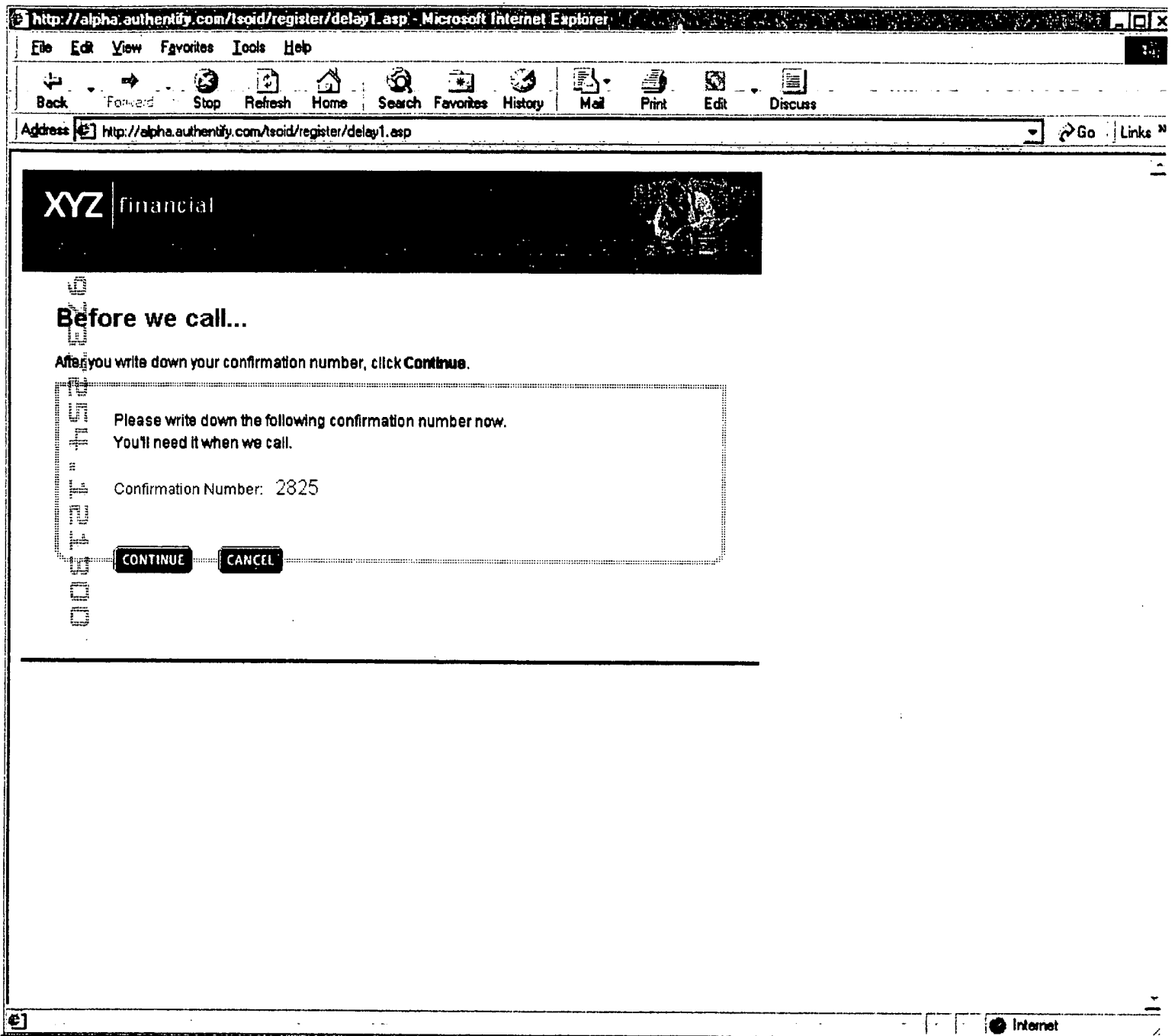


Figure 13

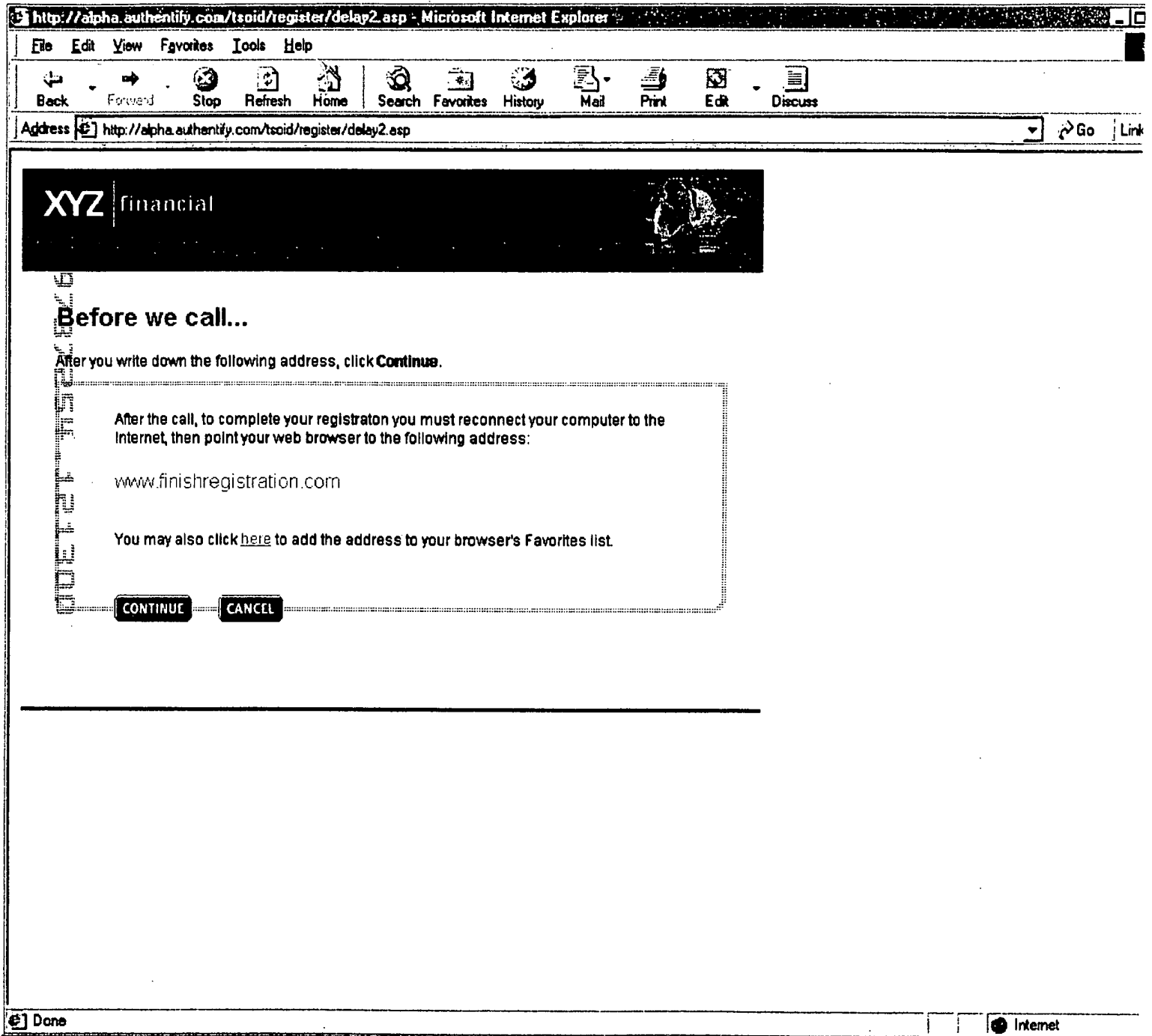


Figure 14

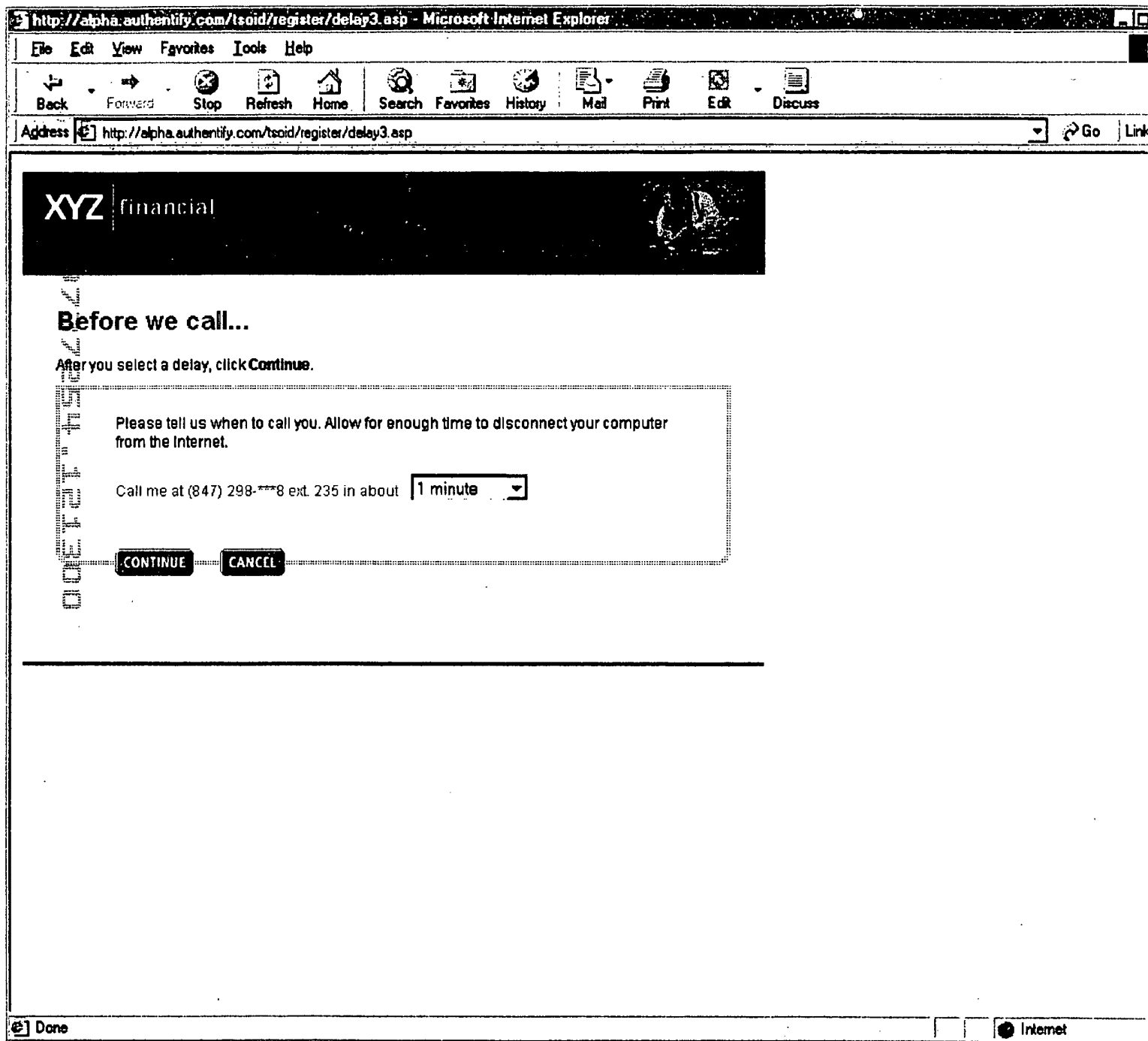


Figure 15

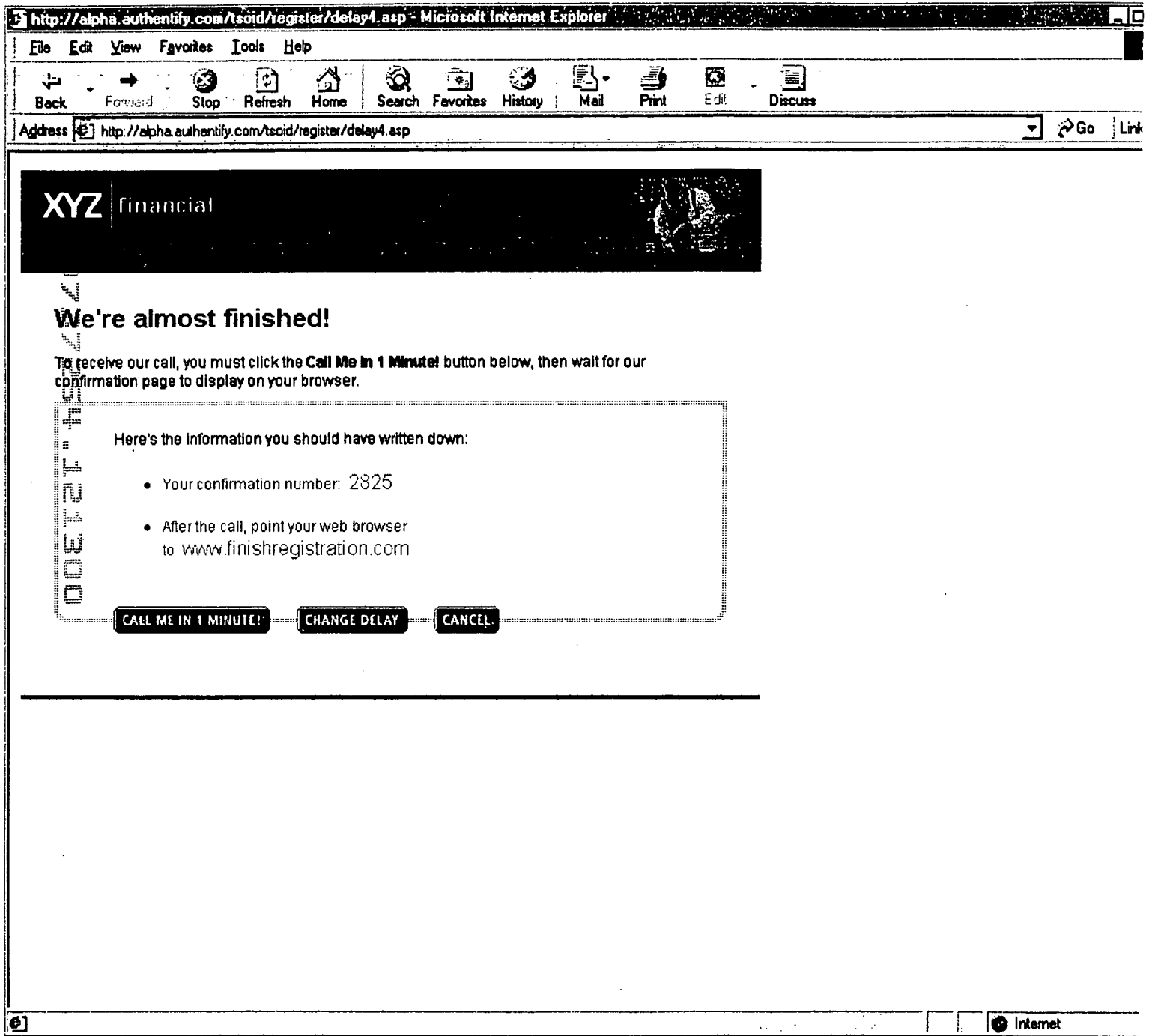


Figure 16

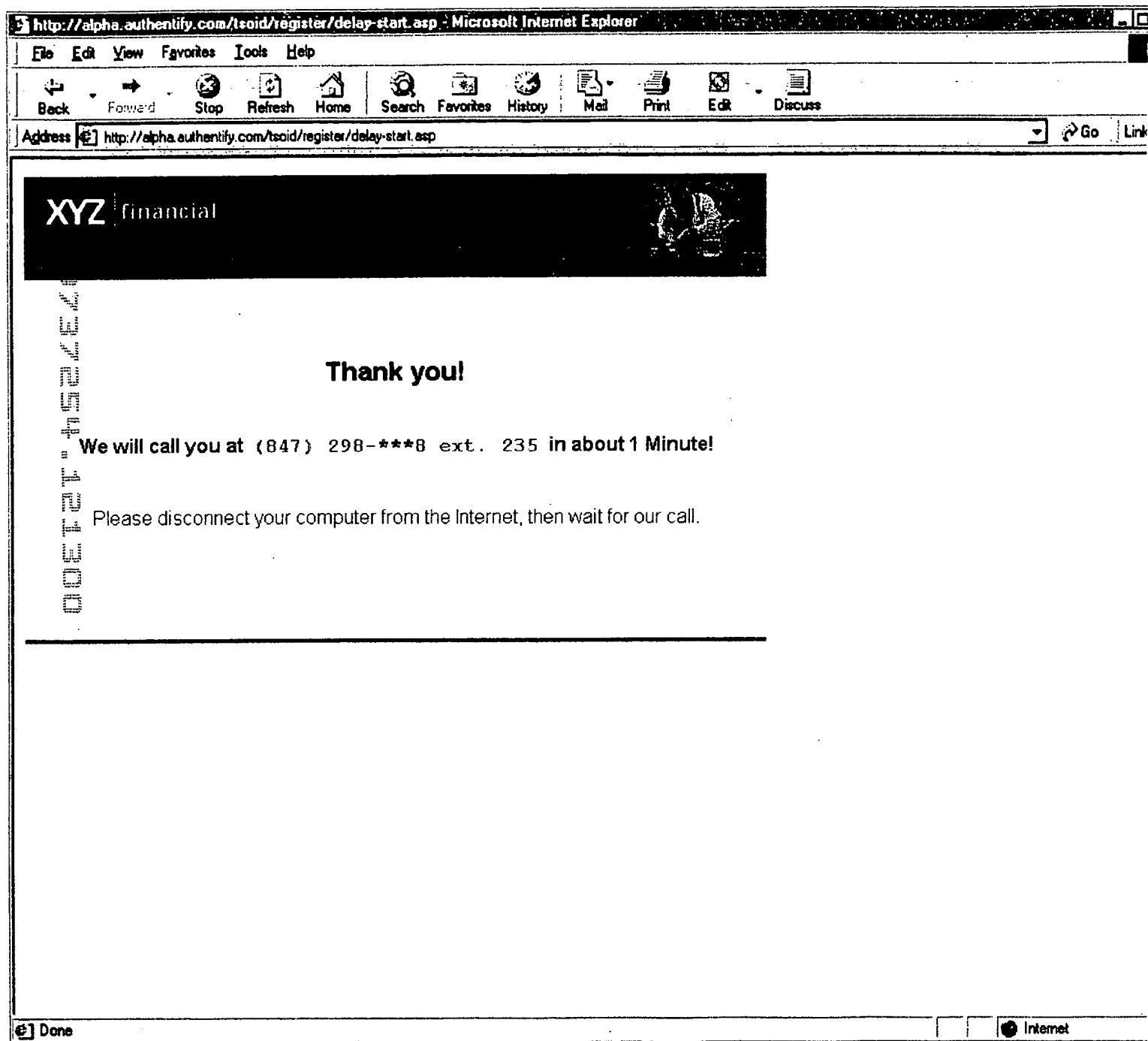


Figure 17